

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 David F Todd, Jr.
 Debtor

Case No. 16-16797-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: John
 Form ID: 318

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Sep 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2017.

db
 13797922 +David F Todd, Jr., 1505 Finley Circle, Pottstown, PA 19464-3499
 13797923 +America's Servicing Company, P.O. Box 10388, Des Moines, IA 50306-0388
 13828758 +Arcadia Recovery Bureau, LLC, P.O. Box 6768, Wyomissing, PA 19610-0768
 Berkhiemer Assoc-Agt SpringFordASD-LimerickTwp, c/o David R. Gordon, Esq., 1883 Jory Road,
 Pen Argyl, PA 18072
 13797926 +Commonwealth of Pennsylvania, c/o District Court 38-1-07, 116 A Cricket Avenue,
 Ardmore, PA 19003-1356
 13797927 +Creditech, P.O. Box 20330, Lehigh Valley, PA 18002-0330
 13797928 Deutch Bank National Trust, 3815 South Portfolio West Temple, Salt Lake City, UT 84165
 13864782 +Deutsche Bank National Trust Co., Trustee(See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 13797929 +Evansbrooke Community Association, P.O. Box 745, Warrington, PA 18976-0745
 13797933 +Limerick Township Tax office, P.O. Box 429, Royersford, PA 19468-0429
 13797934 +Linebarger Goggan Blaim & Sampson LLP, PO Box 90128, Harrisburg, PA 17109-0128
 13797935 #+Michael Dougherty, Esquire, Weltman Weinberg & Reis, 325 Chestnut Street, Suite 501,
 Philadelphia, PA 19106-2605
 13797936 +P H E A A/HCB, Attn: Bankruptcy, 1200 N 7th St 3rd Floor, Harrisburg, PA 17102-1444
 13823108 +PHEAA, PO Box 8147, Harrisburg PA 17105-8147
 13797938 +Performant Recovery, Inc., P.O. Box 9054, Pleasanton, CA 94566-9054
 13797939 Phelan, Hallinan Diamond & Jones, LLP, Bankruptcy Department, 1617 JFK Boulevard,
 One Penn Center, Ste 1400, Philadelphia, PA 19103-1814
 13862348 +Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,
 Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13797942 +Scott F. Waterman, Esquire, 110 W. Front Street, Media, PA 19063-3208
 13797943 +Spring-Ford Area School District, c/o Ryan Wall, Tax Collector, P.O. Box 429,
 Royersford, PA 19468-0429
 13797944 +TekCollect Inc, Po Box 1269, Columbus, OH 43216-1269

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg

E-mail/Text: bankruptcy@phila.gov Sep 30 2017 01:32:33 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg
 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 30 2017 01:32:31 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13797924 E-mail/Text: bankruptcy@phila.gov Sep 30 2017 01:32:33 City of Philadelphia,
 Major Tax Unit/ Bankruptcy Dept., 1401 John F. Kennedy Blvd, Room 580,
 Philadelphia, PA 19102
 13797925 +E-mail/Text: equiles@philapark.org Sep 30 2017 01:33:02 City of Philadelphia,
 Parking Violations Branch, P.O. Box 41819, Philadelphia, PA 19101-1819
 13797930 +EDI: HFC.COM Sep 30 2017 01:28:00 HSBC Bank Nevada, N.A., P.O. Box 5244,
 Carol Stream, IL 60197-5244
 13797931 +EDI: HFC.COM Sep 30 2017 01:28:00 HSBC Bank Nevada, N.A., 1111 Town Center Drive,
 Las Vegas, NV 89144-6364
 13797932 +EDI: IRS.COM Sep 30 2017 01:28:00 Internal Revenue Service, 600 Arch Street,
 Philadelphia, PA 19106-1695
 13862972 EDI: RESURGENT.COM Sep 30 2017 01:28:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Wells Fargo Financial Bank, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13797937 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 30 2017 01:31:58 PA Dept of Revenue,
 Bureau of Compliance, Dept 280946, Harrisburg, PA 17128-0946
 13797941 EDI: PRA.COM Sep 30 2017 01:28:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 13861802 EDI: PRA.COM Sep 30 2017 01:28:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13804602 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 30 2017 01:31:58
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 13808486 +E-mail/Text: equiles@philapark.org Sep 30 2017 01:33:02 Philadelphia Parking Authority,
 701 Market St. Suite 5400, Philadelphia, PA 19106-2895
 13797940 +EDI: RESURGENT.COM Sep 30 2017 01:28:00 Pinnacle Credit Services, Po Box 640,
 Hopkins, MN 55343-0640
 13862329 +E-mail/Text: bankruptcynotice@westlakefinancial.com Sep 30 2017 01:32:20
 WESTLAKE FINANCIAL SERVICES, 4751 WILSHIRE BLVD, SUITE 100, LOS ANGELES CA 90010-3847
 13797945 +EDI: WFFC.COM Sep 30 2017 01:28:00 Wells Fargo Bank, Na, Mac F82535-02f, Po Box 10438,
 Des Moines, IA 50306-0438
 13797946 +E-mail/Text: bankruptcynotice@westlakefinancial.com Sep 30 2017 01:32:21 Westlake Financial,
 P.O. Box 54807, Los Angeles, CA 90054-0807

TOTAL: 17

District/off: 0313-2

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Total Noticed: 37

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor Deutsche Bank National Trust Company, as Trustee
for Morgan Stanley Capital I Inc. Trust 2006-NC2, Mortgage Pass-Through Certificates, Series
2006-NC2 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
CAROL E. MOMJIAN on behalf of Creditor Commonwealth Of PA., Dept. Of Revenue
cmomjian@attorneygeneral.gov
CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
JEROME B. BLANK on behalf of Creditor Deutsche Bank National Trust Company, As Trustee For
Morgan Etal paeb@fedpne.com
MATTEO SAMUEL WEINER on behalf of Creditor Deutsche Bank National Trust Company, As Trustee
For Morgan Etal bkgroup@kmlawgroup.com
SCOTT F. WATERMAN on behalf of Debtor David F Todd, Jr. scottfwaterman@gmail.com,
scottfwaterman@gmail.com
THOMAS I. PULEO on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
Morgan Stanley Capital I Inc. Trust 2006-NC2, Mortgage Pass-Through Certificates, Series
2006-NC2 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com

TOTAL: 9

Information to identify the case:

Debtor 1	David F Todd Jr.	Social Security number or ITIN	xxx-xx-6069
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-16797-jkf**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David F Todd Jr.
dba DF Todd Tile and Marble

9/29/17

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.